

In re:  
Leonard S. Bergman  
Michele J. Bergman  
Debtors

Case No. 20-12276-djb  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 26, 2025

User: admin  
Form ID: 138OBJ

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Leonard S. Bergman, Michele J. Bergman, 852 Jason Drive, Bensalem, PA 19020-4074
14533498	+ ACAR Leasing Ltd. d/b/a GM Financial Leasing, c/o WILLIAM EDWARD CRAIG, Morton & Craig, 110 Marter Avenue, Suite 301 Moorestown, NJ 08057-3125
14628573	+ Finance of America Reverse LLC, c/o MARISA MYERS COHEN, 123 S Broad Street, Suite 2080, Philadelphia, PA 19109-1031
14628455	+ Finance of America Reverse LLC, c/o, McCabe, Weisberg & Conway, LLC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
14502168	GB Collects LLC, 12530Haddonfield Berlin Rd, Voorhees, NJ 08043
14502175	+ Property Management Consultants, 15 North Shore Road, Marmora, NJ 08223-1452
14502177	+ SEAVIEW BEACH CONDOMINIUM ASSOC INC, PROPERTY MANAGEMENT CONSULTANTS, 15 NORTH SHORE ROAD, MARMORA, NJ 08223-1452
14555688	+ SEAVIEW BEACH CONDOMINIUM ASSOCIATION INC., PROPERTY MANAGEMENT CONSULTANTS, 15 NORTH SHORE ROAD, MARMORA, NJ 08223-1452
14505840	+ The Bank of New York Mellon, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 27 2025 00:37:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14533456	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 27 2025 00:37:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, Texas 76014-4101
14503766	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 27 2025 00:37:00	ACAR Leasing LTD dba GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
14518130	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 27 2025 00:37:00	ACAR Leasing Ltd. d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14512058	Email/PDF: resurgentbknofications@resurgent.com	Jun 27 2025 00:42:54	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14502166	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 00:44:40	Capital One Bank USA NA, PO Box 85015, Richmond, VA 23285
14505707	+ Email/PDF: ebn_ais@aisinfo.com	Jun 27 2025 00:42:54	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14502167	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 00:44:25	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14513115	Email/PDF: bncnotices@becket-lee.com	Jun 27 2025 00:57:28	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14510100	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jun 27 2025 00:37:00	First Financial Investment Fund Holdings, LLC,

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			Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14502169	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 27 2025 00:37:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
14502170	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 27 2025 00:37:00	GM Financial Leasing, PO Box 183834, Arlington, TX 76096-3834
14502171	^ MEBN	Jun 27 2025 00:29:30	Hayt, Hayt & Landau, Two Industrial Highway, West, Eatontown, NJ 07724-2279
14502172	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 00:44:47	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14502173	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 27 2025 00:37:00	Mercury Card/FBB&T, 700 22nd Ave, South, Brookings, SD 57006-2822
14502174	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2025 00:37:00	Midland Credit Management Inc, P.O. Box 939069, San Diego, CA 92193-9069
14512168	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2025 00:37:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14732258	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2025 00:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14502176	+ Email/Text: ngisupport@radiusgs.com	Jun 27 2025 00:37:00	Radius Global Solutions, 9550 Regency Square Blvd, Ste 500A, Jacksonville, FL 32225-8116
14502178	+ Email/Text: mtgbk@shellpointmtg.com	Jun 27 2025 00:37:00	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14505684	^ MEBN	Jun 27 2025 00:29:24	The Bank of New York Mellon, FKA The Bank of New York, ET AL, C/O KML Law Group, 701 Market St. Suite 5000, Phila., PA. 19106-1541
14652481	^ MEBN	Jun 27 2025 00:29:24	The Bank of New York Mellon, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14515914	Email/Text: mtgbk@shellpointmtg.com	Jun 27 2025 00:37:00	The Bank of New York Mellon Trustee (See 410), c/o NewRez LLC, d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, South Carolina 29603-0826

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14518246	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14652715	*+	The Bank of New York Mellon, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for The Certificateholders of CWALT, Inc. Alternative Loan Trust 2006-OA11, Mortgage Pass-Through Certificates, Series 2006-OA11 bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARISA MYERS COHEN	on behalf of Creditor Finance of America Reverse LLC ecfmail@mw-c-law.com mcohen@mw-c-law.com
ROBERT NAM SU KIM	on behalf of Joint Debtor Michele J. Bergman rkim@lasp.org
ROBERT NAM SU KIM	on behalf of Debtor Leonard S. Bergman rkim@lasp.org
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor ACAR Leasing Ltd. d/b/a GM Financial Leasing wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Leonard S. Bergman	)	Case No. 20-12276-djb
	)	
Michele J. Bergman	)	Chapter: 13
	)	
Debtor(s).	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: June 26, 2025

For The Court

Timothy B. McGrath  
Clerk of Court